SJS 44 (Rev. 12/07, NJ 5/08)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

	STRUCTIONS ON THE REVERSE OF THE FORML)					
I. (a) PLAINTIFFS			DEFENDANTS			
KATHRYN DESTINEY KEENEY			PALISADES COLLECTION, LLC			
(b) County of Residence of First Listed Plaintiff			County of Residence of First Listed Defendant			
• •	me, Address, Telephone Number and Email Add	dress)	NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.			
Craig Thor Kimmel, E Kimmel & Silverman,			LAND INVOLVED.			
30 E. Butler Pike	1 .0.		Attorneys (If Known)			
Ambler, PA 19002						
(215) 540-8888 II. BASIS OF JURISD	TOTION OF HIELD D. C.I.	THE C		DINCIDAL DADTIES	Place an "X" in One Box for Plaintiff	
II. BASIS OF JURISH			(For Diversity Cases Only)		and One Box for Defendant)	
1 U.S. Government Plaintiff	■ 3 Federal Question (U.S. Government Not a Party)	Citiza	en of This State 🕡			
2 U.S. Government	☐ 4 Diversity	Citiza	en of Another State 💢			
Defendant	(Indicate Citizenship of Parties in Item III)			of Business In A	Another State	
			ea or Subject of a reign Country	3 🗖 3 Foreign Nation	06 06	
CONTRACT	T (Place an "X" in One Box Only)	22 25 FC	ORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
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☐ 120 Marine ☐ 130 Miller Act	 □ 310 Airplane □ 362 Persona! Injury □ 315 Airplane Product Med. Malpraeti 		20 Other Food & Drug 25 Drug Related Seizure	☐ 423 Withdrawal 28 USC 157	410 Antitrust 430 Banks and Banking	
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of Veteran's Benefits	☐ 350 Motor Vehicle ☐ 380 Other Personal	O 71	10 Fair Labor Standards Act	☐ 861 HIA (1395ff) ☐ 862 Black Lung (923)	Exchange © 875 Customer Challenge	
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210 Land Condemnation 220 Foreclosure	☐ 441 Voting ☐ 510 Motions to Vac ☐ 442 Employment Sentence		90 Other Labor Litigation 91 Empl. Ret. Inc.	O 870 Taxes (U.S. Plaintiff or Defendant)	B93 Environmental Matters B94 Energy Allocation Act	
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	Cite the U.S. Civil Statute under which you 15 U.S.C. Section 1692	are filing	(Do not cite jurisdiction:	al statutes unless diversity):	Judgment	
VI. CAUSE OF ACTI	ON Brief description of cause: Fair Debt Collection Practices /	Act				
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23	ON E	DEMAND \$	CHECK YES only JURY DEMAND	if demanded in complaint: No	
VIII. RELATED CAS	SE(S) (See instructions): JUDGE	/		DOCKET NUMBER		
Explanation:	 		Λ			
4/14/201	0		/ [
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Case 2:10-cv-01723-CMR Document 1 Filed 04/19/10 Page 2 of 13 UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be assignment to appropriate calendar.	e used by counsel to indicate the category of the case for the purpose of
Address of Plaintiff: 39 Mulberry Lane, Levi	Hown PA 19054
Address of Defendant: 210 Sylvan Avenue, Eng	Heward Cliff, N.T 07632
Place of Accident, Incident or Transaction: 39 Mulberry Lane.	Levittown . PA 19054
(Use Reverse Side For Ac	
Does this civil action involve a nongovernmental corporate party with any parent corporation ar	d any publicly held corporation owning 10% or more of its stock?
(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))	Yes No No
Does this case involve multidistrict litigation possibilities?	Yes¤ No.
RELATED CASE, IF ANY:	
Case Number: Judge	_ Date Terminated:
Civil cases are deemed related when yes is answered to any of the following questions:	
1. Is this case related to property included in an earlier numbered suit pending or within one yes	r previously terminated action in this court?
	Yes No.
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior su action in this court?	it pending or within one year previously terminated
	Yes No.
3. Does this case involve the validity or infringement of a patent already in suit or any earlier no	
terminated action in this court?	Yes□ No □
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights	case filed by the same individual?
	Yes□ No.
CIVIL: (Place ✓ in ONE CATEGORY ONLY)	, , , , , , , , , , , , , , , , , , , ,
A. Federal Question Cases:	B. Diversity Jurisdiction Cases:
 Indemnity Contract, Marine Contract, and All Other Contracts IFELA 	1. Insurance Contract and Other Contracts
3. □ Jones Act-Personal Injury	2. Airplane Personal Injury Accords Definition
4. D Antitrust	 Assault, Defamation Marine Personal Injury
5. © Patent	5. Motor Vehicle Personal Injury
6. U Labor-Management Relations	6. Other Personal Injury (Please
O. S. Dador-management relations	specify)
7. □ Civil Rights	7. Products Liability
8. Habeas Corpus	8. Products Liability — Asbestos
9. Decurities Act(s) Cases	9. □ All other Diversity Cases
10. □ Social Security Review Cases	(Please specify)
11. CAll other Federal Question Cases 15 U.S.C & 1692	(1144-1411),
(Please specify) ARBITRATION CERTII	FICATION
Check Appropriate Call	tgory)
I, counsel of record do hereby certify. Pursuant to local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and be	
\$150,000.00 exclusive of interest and costs;	ener, the damages recoverable in this civil action case exceed the sum of
Relief other than monetary damages is sought.	
DATE: 4/16/2010 Crary Thereformel	57100
Attorney-at-Law NOTE: A trial de novo will be a trial by jury only if there	Attorney I.D.#
I certify that, to my knowledge, the within case is not related to any case now pending or we except as noted above.	lthin one year previously terminated action in this court
DATE: 4/16/2010 Crain Ther Kimmel	57100
Attorney-at-Law CIV. 609 (6/08)	Attorney I.D.#

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

Kathryn Destin		:	CIVIL ACTION			
Palisades Colle	ctron, LLC	: : :	NO.			
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SELECT ONE OF THE F	FOLLOWING CA	ASE MANAGEN	MENT TRACKS:			
(a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255.						
(b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits.						
(c) Arbitration - Cases required to be designated for arbitration under Local Civil Rule 53.2.						
(d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos.						
(e) Special Management – commonly referred to a the court. (See reverse management cases.)	s complex and the	it need special or	intense management by	()		
(f) Standard Management - Cases that do not fall into any one of the other tracks.						
<u>4 10 2010</u> Date (215) 540-8888	Cruig Thui Attorney-a (215) 540-8	Kmmel Haw 1817	Kathryn Destiney K. Attorney for Kimme 10 creditlaw.	, <u>eeno</u> y <u>com</u>		
Telephone	FAX Num	ber	E-Mail Address			

(CIv. 660) 10/02

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

KATHRYN DESTINEY KEENEY,

Plaintiff

vs.

Complaint And Demand For Jury Trial

PALISADES COLLECTION, L.L.C.,

Defendant

Defendant

COMPLAINT

NOW COMES the Plaintiff, KATHRYN DESTINEY KEENEY, and her attorneys, KIMMEL & SILVERMAN, P.C., and for her Complaint against the Defendant, PALISADES COLLECTION, L.L.C., Plaintiff alleges the following:

JURISDICTION AND VENUE

1. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before "any appropriate United States district court without regard to the amount in controversy," and 28

U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising under the laws of the United States.

- Defendant conducts business and has an office in the State of
 Pennsylvania and therefore, personal jurisdiction is established.
 - 3. Venue is proper pursuant to 28 U.S.C. § 1391(b)(1).
- 4. This is an action for actual and statutory damages for violations of the Fair Debt Collection Practices Act (hereinafter the "FDCPA"), 15 U.S.C. § 1692 et seq.

PARTIES

- 5. Plaintiff is an adult individual who resides in Levittown, Pennsylvania.
- 6. Plaintiff is a "consumer" as defined in 15 U.S.C. § 1692a(3), as she is a natural person allegedly obligated to pay a debt.
- 7. At all relevant times, Defendant acted as a "debt collector" within the meaning of 15 U.S.C. § 1692a(6), in that they held themselves out to be companies collecting a consumer debt allegedly owed to another.
- 8. Defendant Palisades Collection LLC ("Defendant Palisades") is a company with its principal place of business at 210 Sylvan Avenue, Englewood Cliff, New Jersey, 07632.

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PRELIMINARY STATEMENT

- 9. The Fair Debt Collection Practices Act ("FDCPA") is a comprehensive statute which prohibits a catalog of activities in connection with the collection of debts by third parties. See 15 U.S.C. § 1692 et seq. The FDCPA imposes civil liability on any person or entity that violates its provisions, and establishes general standards of debt collector conduct, defines abuse, and provides for specific consumer rights. 15 U.S.C. § 1692k. The operative provisions of the FDCPA declare certain rights to be provided to or claimed by debtors, forbid deceitful and misleading practices, prohibit harassing and abusive tactics, and proscribe unfair or unconscionable conduct, both generally and in a specific list of disapproved practices.
- 10. In particular, the FDCPA broadly enumerates several practices considered contrary to its stated purpose, and forbids debt collectors from taking such action. The substantive heart of the FDCPA lies in three broad prohibitions. First, a "debt collector may not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt." 15 U.S.C. § 1692d. Second, a "debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt." 15 U.S.C. § 1692e. And third, a "debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt." 15 U.S.C. §

1692f. The FDCPA is designed to protect consumers from unscrupulous collectors, whether or not there exists a valid debt, broadly prohibits unfair or unconscionable collection methods, conduct which harasses, oppresses or abuses any debtor, and any false, deceptive or misleading statements in connection with the collection of a debt.

- 11. In enacting the FDCPA, the United States Congress found that "[t]here is abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors," which "contribute to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy." 15 U.S.C. § 1692a. Congress additionally found existing laws and procedures for redressing debt collection injuries to be inadequate to protect consumers. 15 U.S.C. § 1692b.
- 12. Congress enacted the FDCPA to regulate the collection of consumer debts by debt collectors. The express purposes of the FDCPA are to "eliminate abusive debt collection practices by debt collectors, to insure that debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged, and to promote consistent State action to protect consumers against debt collection abuses." 15 U.S.C. § 1692e.

FACTUAL ALLEGATIONS

- 13. At all pertinent times hereto, Defendant was allegedly hired to collect an alleged debt resulting from judgment on a defaulted loan.
- 14. The alleged debt at issue arose out of transactions that were primarily for personal, family or household, purposes.
- 15. Beginning in or around January 2010, Defendant constantly and continuously called Plaintiff on her home telephone seeking and demanding to collect an alleged debt.
 - 16. Defendant contacted Plaintiff, on average, two (2) times a day.
- 17. For example, on January 27, 2010, Defendant contacted Plaintiff at 10:34 a.m., 1:27 p.m., and 4:59 p.m.
- 18. Then, on February 3, 2010, Defendant contacted Plaintiff at 11:32 a.m. and 12:32 p.m.
- 19. Further, Defendant left nine (9) messages on Plaintiff's home answering machine in its attempts to collect the alleged debt.
- 20. In those instances where Plaintiff spoke with Defendant's representative, Plaintiff informed Defendant that she had been paying \$200.00 a month, pursuant to a settlement agreement with the prior debt buyer, Mann Bracken.

- 21. Defendant claimed it was only obligated to honor the agreement with the prior debt buyer if she could provide a copy of the agreement; otherwise, it demanded that she make full payment.
- 22. Moreover, Defendant failed to provide to Plaintiff, within five (5) days of its initial communication with him, written notification advising her of her rights to dispute the debt and request verification of the debt, in accordance with § 1692g(a) of the FDCPA.
- 23. Had Defendant provided an appropriate communication in accordance with 15 U.S.C. §1692g, Plaintiff would have been alerted of her right to validate and question the amount claimed and the legal obligation to do so.

CONSTRUCTION OF APPLICABLE LAW

24. The FDCPA is a strict liability statute. Taylor v. Perrin, Landry, deLaunay & Durand, 103 F.3d 1232 (5th Cir. 1997). "Because the Act imposes strict liability, a consumer need not show intentional conduct by the debt collector to be entitled to damages." Russell v. Equifax A.R.S., 74 F. 3d 30 (2d Cir. 1996); see also Gearing v. Check Brokerage Corp., 233 F.3d 469 (7th Cir. 2000) (holding unintentional misrepresentation of debt collector's legal status violated FDCPA); Clomon v. Jackson, 988 F. 2d 1314 (2d Cir. 1993).

25. The FDCPA is a remedial statute, and therefore must be construed liberally in favor of the debtor. Sprinkle v. SB&C Ltd., 472 F. Supp. 2d 1235 (W.D. Wash. 2006). The remedial nature of the FDCPA requires that courts interpret it liberally. Clark v. Capital Credit & Collection Services, Inc., 460 F. 3d 1162 (9th Cir. 2006). "Because the FDCPA, like the Truth in Lending Act (TILA) 15 U.S.C § 1601 et seq., is a remedial statute, it should be construed liberally in favor of the consumer." Johnson v. Riddle, 305 F. 3d 1107 (10th Cir. 2002).

26. The FDCPA is to be interpreted in accordance with the "least sophisticated" consumer standard. See Jeter v. Credit Bureau, Inc., 760 F.2d 1168 (11th Cir. 1985); Graziano v. Harrison, 950 F. 2d 107 (3d Cir. 1991); Swanson v. Southern Oregon Credit Service, Inc., 869 F.2d 1222 (9th Cir. 1988). The FDCPA was not "made for the protection of experts, but for the public - that vast multitude which includes the ignorant, the unthinking, and the credulous, and the fact that a false statement may be obviously false to those who are trained and experienced does not change its character, nor take away its power to deceive others less experienced." Id. The least sophisticated consumer standard serves a dual purpose in that it ensures protection of all consumers, even naive and trusting, against deceptive collection practices, and protects collectors against liability for bizarre or idiosyncratic interpretations of collection notices. Clomon, 988 F. 2d at 1318.

COUNT I

- 27. Defendant's conduct violated the FDCPA in multiple ways, including but not limited to:
 - a. Engaging in conduct the natural consequence of which is to harass, oppress, or abuse Plaintiff in connection with the collection of a debt, in violation of 15 U.S.C. § 1692d;
 - b. Causing a telephone to ring or engaging Plaintiff in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass Plaintiff at the called number, in violation of 15 U.S.C. § 1692d(5);
 - c. Using unfair and unconscionable means to collect or attempt to collect any debt, in violation of 15 U.S.C. § 1692f;
 - d. Failing to provide, within five (5) days after its initial written communication with Plaintiff, written notice containing information on Plaintiff's right to dispute the debt, request validation, or request the name of the original creditor, in violation of 15 U.S.C. §1692g(a); and
 - e. Was otherwise deceptive and failed to comply with the provisions of the FDCPA.

28. As a result of the above violations of the FDCPA, Defendant is liable to Plaintiff in the sum of Plaintiff's actual damages, statutory damages, and attorney's fees and costs.

WHEREFORE, Plaintiff, KATHRYN DESTINEY KEENEY, respectfully prays for a judgment as follows:

- a. All actual compensatory damages suffered pursuant to 15 U.S.C. § 1692k(a)(1);
- b. Statutory damages of \$1,000.00 for each violation of the FDCPA pursuant to 15 U.S.C. § 1692k(a)(2)(A);
- c. All reasonable attorneys' fees, witness fees, court costs and other litigation costs incurred by Plaintiff pursuant to 15 U.S.C. § 1692k(a)(3); and
- d. Any other relief deemed appropriate by this Honorable Court.

JURY DEMAND

Pursuant to Civil Rule 38, Plaintiff hereby demands a trial by jury on all issues in this action, and any issues relating to the amount of attorneys' fees and

1 litigation costs to be awarded should Plaintiff prevail on any of her claims in 2 this action. 3 Respectfully Submitted, 4 5 Dated: April 16, 2010 /s/ Craig Thor Kimmel By: Craig Thor Kimmel 6 Attorney ID # 57100 7 Kimmel & Silverman, P.C. 30 E. Butler Pike 8 Ambler, PA 19002 Phone: (215) 540-8888 9 Fax: (215) 540-8817 10 Email: kimmel@creditlaw.com 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25